

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

GABRIEL V ACOSTA

Debtor(s)

Case No. 09-26353

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/21/2009.
- 2) The plan was confirmed on 11/20/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/14/2011.
- 5) The case was dismissed on 10/28/2011.
- 6) Number of months from filing to last payment: 22.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,006.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$12,382.50
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$12,382.50**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,447.95
Court Costs	\$0.00
Trustee Expenses & Compensation	\$665.23
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,113.18**

Attorney fees paid and disclosed by debtor: \$46.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALBERTO MENDOZA	Unsecured	3,600.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL	Unsecured	12,752.00	NA	NA	0.00	0.00
CASH NOW LOANS	Unsecured	2,226.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	242.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	430.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	500.00	NA	NA	0.00	0.00
COMMUNITY TRUST CREDIT UNION	Unsecured	1,218.00	NA	NA	0.00	0.00
CONDELL MEDICAL CENTER	Unsecured	60.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	NA	1,098.76	1,098.76	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	6,000.00	6,000.00	6,000.00	2,234.96	298.46
CREDIT MANAGEMENT SERVICES	Unsecured	626.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT SERVICES	Unsecured	320.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	831.00	NA	NA	0.00	0.00
DVRA BILLING	Unsecured	441.00	NA	NA	0.00	0.00
EBAY	Unsecured	56.00	NA	NA	0.00	0.00
FAIR COLLECTIONS & OUTSOURCING	Unsecured	2,114.00	NA	NA	0.00	0.00
HWARFIELD	Unsecured	1,940.00	NA	NA	0.00	0.00
ILLINOIS TOLLWAY AUTHORITY	Unsecured	1,562.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	7.75	7.75	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	3,363.00	3,397.81	3,397.81	0.00	0.00
KAHUNA PAYMENT SOLUTIONS	Unsecured	694.00	NA	NA	0.00	0.00
KAHUNA PAYMENT SOLUTIONS	Unsecured	511.00	NA	NA	0.00	0.00
KEYNOTE CONSULTING INC	Unsecured	729.00	NA	NA	0.00	0.00
LAKE COUNTY ACUTE CARE LLP	Unsecured	40.00	NA	NA	0.00	0.00
MARIN	Unsecured	876.00	NA	NA	0.00	0.00
NORTH SUBURBAN DERMATOLOGY	Unsecured	158.00	NA	NA	0.00	0.00
NORTHWEST COMMUNITY HOSPITA	Unsecured	269.00	NA	NA	0.00	0.00
PEOPLES GAS	Unsecured	253.00	203.49	203.49	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	750.00	702.96	702.96	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	30.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	701.00	882.50	882.50	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SANTANDER CONSUMER USA	Secured	13,052.79	13,052.79	13,052.79	4,859.73	876.17
SERVICE PAYMENT PLAN	Unsecured	193.00	NA	NA	0.00	0.00
SESSLER FORD INC	Unsecured	NA	256.13	256.13	0.00	0.00
T MOBILE	Unsecured	492.00	491.86	491.86	0.00	0.00
VILLAGE OF GURNEE	Unsecured	300.00	NA	NA	0.00	0.00
WESTGATE VACATION VILLAS LLC	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$19,052.79	\$7,094.69	\$1,174.63
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$19,052.79	\$7,094.69	\$1,174.63
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,397.81	\$0.00	\$0.00
TOTAL PRIORITY:	\$3,397.81	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$3,643.45	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,113.18</u>	
Disbursements to Creditors	<u>\$8,269.32</u>	
TOTAL DISBURSEMENTS :		<u>\$12,382.50</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/29/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.